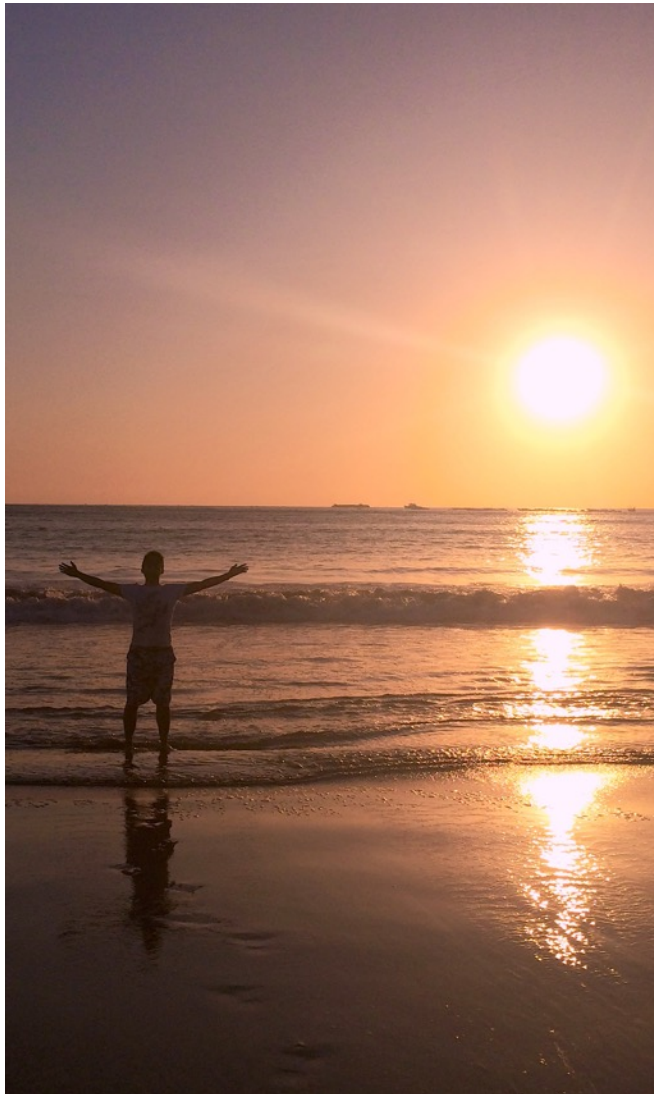

Guide for Wealth Prosperity

The ultimate instruction for professionals who would like to prepare the best for their future in a simple and stable way.



The Prosperity Formula

The Traditional Jewish Wisdom

The Jews are regarded as one of the wealthiest tribes in the human history. In their Jewish Law named Talmud dated at 1200 BC, the prosperity formula is well described. "Let every man divide his money into three parts, and invest a third in land, a third in business and a third let him keep by him in reserve."

The Modern Application of the Heritage

In order to pursue the ultimate prosperity and select our abundance in life, we shall master the simplicity in achieving what we want in life and resist complicated solutions. The asset allocation for abundance could be simple. While land represents real estate, business represents your business or invest in stocks, most people have neglected the reserves which is equally important. Reserves, are simply stable arrangement that can yield constant and consistent growth in long term.



Gifford Chen has been in the financial service industry since 2008. As a fresh graduate he chose to establish and expand his own business, just because of he understood the best way to predict the future is to create it.

He has been qualified for the member of MDRT which represents the top 1% of financial professional in the industry, Certified Financial Planner (CFP), the NLP Practitioner and the Registered Corporate Coach(RCC). He is also serving the community by being the director of the Chinese University Federation Alumni Association Educational Fund.

Successful Professionals

You are so successful in your career that now your income ability is your biggest asset. Leverage your high income ability to create a passive income arrangement in medium term for yourself so that you can set an absolute certainty to your life. It shall fulfil one-third of your total income therefore you can really choose your dreamed lifestyle ever since.

Married Professionals with Kids

Having children is one of the happiest moment in life, congratulations! New objectives like children education & retirement may drastically challenge your financial perception and results in decision dilemma. Stay focus in primary objectives and plan your reserves in funding those objectives that cannot take risk, like children education.

Married Professionals

Certain establishment has been made throughout the past wise work you devoted, so does your finance. You can rebalance your portfolio so that they fit in to the one-third ratio. Due to potential commitment in family, a short term, say 5 years reserves planting would help you deal with uncertainty as well as preparing your bright future.

Young Professionals

The biggest asset for youngsters in the beginning of professional career is time. Leverage your absolute advantage in time, allocate one-third of your capital in a disciplined long term reserves that yield absolute and consistent growth to maximise the power of compounding.